

MERIDIAN BANK

	CPP Disbursement Date 02/13/2009	Cert 57777	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$292	\$369	26.4%		
Loans	\$272	\$343	26.2%		
Construction & development	\$28	\$26	-7.7%		
Closed-end 1-4 family residential	\$44	\$81	82.5%		
Home equity	\$65	\$80	23.3%		
Credit card	\$0	\$0			
Other consumer	\$2	\$2	1.1%		
Commercial & Industrial	\$47	\$47	1.9%		
Commercial real estate	\$73	\$93	27.3%		
Unused commitments	\$48	\$67	39.3%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0			
Asset-backed securities	\$0	\$0			
Other securities	\$9	\$12	39.4%		
Cash & balances due	\$1	\$9	563.9%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$261	\$337	29.4%		
Deposits	\$231	\$306	32.7%		
Total other borrowings	\$28	\$28	0.0%		
FHLB advances	\$28	\$28	0.0%		
Equity					
Equity capital at quarter end	\$31	\$32	1.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$12	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	11.1%	8.4%	--		
Tier 1 risk based capital ratio	11.6%	9.7%	--		
Total risk based capital ratio	12.9%	11.0%	--		
Return on equity ¹	6.5%	7.4%	--		
Return on assets ¹	0.6%	0.6%	--		
Net interest margin ¹	3.7%	4.2%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	96.9%	58.8%	--		
Loss provision to net charge-offs (qtr)	-46200.0%	77.2%	--		
Net charge-offs to average loans and leases ¹	0.0%	1.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	3.2%	9.6%	0.0%	2.7%	--
Closed-end 1-4 family residential	3.1%	2.2%	0.0%	0.0%	--
Home equity	0.5%	0.6%	0.0%	0.2%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	1.2%	0.4%	0.0%	0.0%	--
Commercial real estate	0.1%	1.1%	0.0%	0.0%	--
Total loans	1.2%	1.9%	0.0%	0.3%	--